MAY 1 9 2008

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05/19/2008 12:01 FAX 914 969 2992

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

4 558 2992 AAYHOHO A LILOAD SEE SEE SEE SEE : JANUARY 15, 2002

: APPARATUS AND METHOD FOR PROVIDING TRANSACTION

HISTORY INFORMATION, ACCOUNT HISTORY

INFORMATION, AND/OR CHARGE BACK INFORMATION

EXAMINER : A. RUDY Co Chapulite

: 3687

Mail Stop AF Commissioner for Patents: P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

Sir:

This is a Response To Office Action And Request For Reconsideration in response to the Office Action, mailed May THE PLY THE PRATTELL, ACCOUNT HATTER 5, 2008, wherein the Examiner rejected Claims 43-54 and 57-61

PAGE 2/10 * RCVD AT 5/19/2008 1:01:25 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/40 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):01-08

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